

REMOVE BANKRUPTCY FROM YOUR CREDIT REPORTS

Disputing negative accounts can take some time and removing a bankruptcy can be very difficult because you must first dispute all the accounts UNDER THE BANKRUPTCY.

You will have to dispute off all the “INCLUDED IN BANKRUPTCY” accounts first because if they are under the bankruptcy credit bureaus will assume the bankruptcy is accurate.

THE FIRST STEP

Go over your credit report very carefully and if there are addresses on your credit file not associated with your bankruptcy have them removed. Bankruptcies are tied to addresses.

Then dispute and remove every account under “included in bankruptcy”. This should be a pretty easy process since creditors have very little need to verify the information. They are not going to get paid on the account ever again so why would they verify it? They won't.

Use the Section 609 Credit Repair Dispute Letters & The Bankruptcy Accounts Dispute Letter AT THE SAME TIME to dispute your “included in bankruptcy” accounts.

This process can take several months so be very patient. It will pay off BIG TIME!

NOW LET'S LOOK AT HOW BANKRUPTCY FILES ARE STORED.

After 2 years your file is moved from the local court, where you filed, to a central storage facility. If you go to the local court and request to see your file, they will have to order it and have it brought from the storage facility to the court.

Have them order it. Once they order it send a dispute letter to the credit bureaus disputing your bankruptcy. The time it takes to arrive to the court is about 1 week. Once it arrives they will put it in a special place and notify you that it has arrived.

The credit bureau will call the storage facility where your bankruptcy should be and discover it won't be there.

It will be either in transit or back at the local court waiting for you.

Stalling here is key.

Once your files arrive to the court they will call you to come and view it. You must delay this as long as possible. Remember credit bureaus only have 30 days to verify disputed debts including bankruptcies. It is important you keep the file in the “holding room” as long as you can. A month would be great.

Tell the court you are very busy at work but will be there Tuesday. Call Tuesday and tell them you had an out of town meeting and promise to be there Friday. Call Friday and say you will be there on Monday. What you're trying to accomplish is keeping the files on hold for 30 days.